



# Dental Coverage



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## Dental coverage

This publication will help you understand your options. It does not imply endorsement of any option by the Washington State Office of the Insurance Commissioner's Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine.

Many dental insurance plans are available today. Each has different coverage and restrictions. Employers offer the majority of plans to eligible employees and their dependents. Your plan contract or benefits booklet outlines the plan details. Ask your employer's human resource department for a copy.

Individual dental insurance coverage is more difficult to get. You can call insurance companies or agents to see if they offer individual plans. For contact information on companies in Washington offering dental insurance, call the Insurance Consumer Hotline at **1-800-562-6900**.

Dental insurance programs and plans change often. You should contact the companies or programs directly to find out what they currently offer.

## Before you buy dental insurance

If you are thinking about buying dental insurance, ask yourself the following questions:

- ✓ Do I expect that I will need major dental work?
- ✓ Will regular exams and cleanings be enough?
- ✓ When did I last visit a dentist?
- ✓ Will I need x-rays or other services?
- ✓ How does the cost of paying for dental insurance compare to paying for dental services without insurance?

Dental plans vary. You should get a clear picture of the costs and benefits of any policy you consider. If you have a pre-existing condition, find out if there is a waiting period before the plan will cover you. Make sure you get answers from the insurance agent or company in writing.

It's also important to know which dentists participate in the plan. Some plans will not cover treatment performed by a dentist outside the network—or they will cover it at a lower amount than treatment provided by a participating dentist.

**NOTE:** *Dentists who work in the same office are not always in the same network.*

Use the worksheet on the following page to compare plans:

## Dental Plan Comparison Worksheet

	Option 1	Option 2	Option 3
<b>Premiums</b>			
<b>Co-payments</b>			
<b>Deductibles</b>			
<b>Pre-existing condition exclusions/wait periods</b>			
<b>Annual or lifetime maximum benefits</b>			
<b>Limits on the number of visits per year</b>			
<b>Other exclusions and limitations</b>			
<b>Other considerations</b>			

## Types of Dental Insurance Plans

There are several types of dental insurance plans:

### Fee for Service (FFS) Plans:

These plans usually allow you to see dentists of your choice. These plans either pay a percentage of the dentist's fee, or set a fee limit. These amounts do not always cover the full cost of the service, and you must pay the difference.

### Preferred Provider Organization (PPO) Plans:

This type of plan offers you more comprehensive benefits. It allows you to visit preferred dentists. If you see dentists outside the network, you may receive reduced benefits or no coverage at all.

### Health Maintenance Organization (HMO) Plans:

To ensure coverage, you must see a dentist within the network. Depending on the plan, it may require you to pay a co-pay.

## Other Dental Resources

### Children

#### Access to Baby & Child Dentistry (ABCD)

ABCD focuses on preventive and restorative dental care for Medicaid-eligible children from birth to age six, with emphasis on enrollment by age one. The goal is to start dental visits early to yield positive behaviors by both parents and children. This helps to control cavities and reduce the need for costly future work.

ABCD: (206) 528-2337

[www.abcd-dental.org](http://www.abcd-dental.org)

#### Medicaid and Children's Health Insurance Program (CHIP)

The state offers free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP). If you have low to moderate income and meet other requirements, you and your children may be eligible. Both programs cover medical services, but not all Medicaid programs offer dental coverage. CHIP also includes coverage for vision and dental care for children.

Contact your local Department of Health and Social Services (DSSH) Community Service Office (CSO), or contact the programs directly at the phone numbers below.

Medicaid: 1-800-562-3022

<http://maa.dshs.wa.gov>

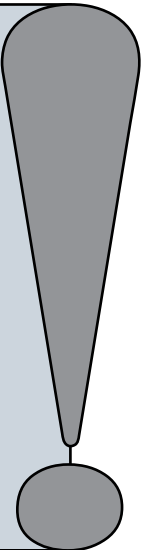
CHIP: 1-877-543-7669

<http://maa.dshs.wa.gov/CHIP>

### Protect yourself from fraud

Check with the Office of the Insurance Commissioner to make sure an insurance company is allowed to do business in Washington state.

Call the Insurance Consumer Hotline at  
**1-800-562-6900.**



## **Mobile Dental Vans**

Dental clinics on wheels also offer service in some counties. They operate independently, and use their own eligibility criteria. You can contact the van service listed below for a schedule, and to arrange an appointment.

### **Washington State Dental Association (WSDA) SmileMobile**

The SmileMobile brings oral health services to children of low-income families who would not otherwise have access to a dentist. Teams of local volunteer dental professionals support the mobile clinic. Services range from examinations and preventive care to fillings and minor oral surgery—all provided at little or no cost to patients.

SmileMobile: 1-800-572-7835, ext. 6303

[http://www.ddpwa.com/wdsfoundation/w\\_5.htm](http://www.ddpwa.com/wdsfoundation/w_5.htm)

## **Individuals and Families**

American Dental Association—

National Foundation of Dentistry for the Handicapped

This program provides services to people who are elderly, disabled, and medically needy. Dentists volunteer to provide services. Residents in King County can apply with the local program. Residents of other counties must apply with the national program.

Seattle-King County Donated Dental Services

Program: (206) 441-8777

National Donated Dental Services Program:

1-800-365-7229

[www.nfdh.org](http://www.nfdh.org)

## **Community Dental Clinics**

Community health and dental clinics operate in every Washington county. Each works independently, and uses its own rules for eligibility and cost of care. You can search on the Web (see address below) for a community dental clinic near you.

SHIBA Helpline: 1-800-562-6900

Community Health Clinics:

<http://www.chs.hca.wa.gov>

## **Dental Schools**

Dental Hygiene Schools

Some dental hygiene schools offer free or low-cost dental exams and cleanings as training for their students. For information about services, costs, and how to set up an appointment, contact the school directly:

Clark College, Vancouver: (360) 992-2158

Columbia Basin College, Pasco: (509) 547-0511

Eastern Washington University, Spokane: (509) 368-6510

Lake Washington Technical College, Kirkland: (425) 739-8130

Pierce College, Ft. Steilacoom: (253) 964-6694

Shoreline Community College, Edmonds: (206) 546-4711

Yakima Valley Community College, Yakima: (509) 574-4920

### University of Washington School of Dentistry

The University of Washington's dental school in Seattle offers a full range of dental services. Students perform the services at 20-40 percent less than private practice dentists. Treatments may take longer than in a private dental practice because students are learning.

Call to set up a New Patient Screening Examination. The cost for the exam is \$11 or a DSHS Medical Coupon. If the school accepts you as a patient, they will schedule you for a general assessment. You must pay for treatment at the time of each appointment.

**UW School of Dentistry:** (206) 616-6996

**Registration:** (206) 685-9014

**New Patients:** (206) 543-5830

**Emergencies:** (206) 543-5850

**No Existing Teeth:** (206) 543-5991

**Pedodontics (children only):** (206) 543-3525

**DECOD (Program for disabled children, adults and elderly):**

(206) 543-4619

**<http://www.dental.washington.edu>**

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#### Northwest Medical Teams Mobile Dental Clinic Program

Eight mobile dental vans with nearly 800 dental volunteers hold dental clinics in Pierce, King, Snohomish, Skagit, Thurston and Lewis counties. This program serves low-income/homeless individuals and migrant farm workers of all ages.

**NW Medical Teams:** 1-800-959-4325,

(425) 454-8326, ext. 17

**<http://www.nwmedicalteams.org>**



## Washington State Dental Association (WSDA) Outreach (formerly called WSDA Access)

This program serves patients age 65 or older, people with Alzheimer's disease, and disabled adults age 18 and older. If you don't have dental insurance (including Medicaid coupon) and you meet income requirements you may be eligible.

Participating dentists and dental labs agree to reduce fees by at least 25 percent for those who qualify. Dentists have the right to accept or refuse patients at the initial visit.

WSDA Outreach: (206) 448-1914

[www.wsda.org](http://www.wsda.org)

Seniors & Alzheimer's patients call local Area Agency on Aging (AAA)/Senior Information & Assistance offices: (360) 570-2239

[www.agingwashington.org](http://www.agingwashington.org)

Disabled patients call the Washington State Dental Association: 1-800-448-3368  
In King County call: (206) 448-1914.

### **Need more help?**

### **Call our Insurance Consumer Hotline!**

## **1-800-562-6900**

Our professional consumer advocates enforce insurance law and can investigate complaints against insurance companies and agents on your behalf.

We also offer individual counseling and group education on health care issues in your communities. Our highly trained Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine volunteers can help you understand your rights and options regarding prescription drugs, government programs, billings, appeals, and more.



LOCAL HELP FOR PEOPLE WITH MEDICARE

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